#### **WORLD-WAR VETERANS**

A Column Devoted to the Interests of the Men Who Defended the Nation on Land and at Sea.

makes an announcement of money alue to a host of ex-service men who before July 25, 1919, paid all their past-due premiums in order to reinstate their insurance. On that date the Treasury Department promulgated a decision (No. 47) which allowed eighteen months from the time of a man's discharge from the servence on the payment of two months' premiums. Now the bureau announces that those who prior to that date reinstated their insurance by the paythat those who prior to that date reinstated their insurance by the payment of all unpaid premiums may,
upon their written application, have
all such premiums in excess of two
applied to the payment of future premiums. The insured will take notice
that he can gain this application of
the owner, that fact does
not affect the situation. There is no
the insurance by the payment of all unpaid premiums may,
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the property in question. It
adds that, if the owner chose to replace it with other, by reason whereof the legion, of which Henry D.

Lindsley is chairman.

A charter was issued this week to
Augustus P. Gardiner Post, making
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not affect the situation. There is no
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A charter was issued this week to
A charter was issued this we premiums only by asking for it. He should send his request to the same office that received his payment.

In renewing insurance by the payment of two premiums the insured a man are facility in law for payment of such a claim, \* \* \* \*

for the first month's premium the rate then in force for the amount of his renewed insurance, and not on the full amount of the policy if he is re-ducing the policy. He should find from the schedule the rate for a man of his age at the time he pays the current month and make that the amount for his second month's pre-

remain unpaid for eighteen months. This new ruling gives a chance to these who were in that predicament. It permits all ex-service men to reinstate their insurance at any time before the end of the present year. The only proviso attached to this privilege is that each applicant shall be in as good health when he applies as he was at the date of his discharge of at the conjustion of the conjustic conjustic conjustic conjustic conjustic conjustic conjustion of the conjustic con charge or at the expiration of the grace period, whichever was the later date, and he so states in his applica-

the existing law will lose their right to future compensation for disability curred in the present war. The law is that the veteran loses his right apply for compensation after a than \$8,000 patients still in the hospitals.

\*\*\*

Therefore his discharge, with two exceptions. They are where he has received medical or surgical treatment from the proper federal authority within that time, and where the shall have procured a certificate of probable disability within twelve ments from his discharge from the medical service of the bureau of war risk insurance. Thus, if an ex-service man subsequent to his discharge receives treatment from a civilian surgeos for a wound or ailment incurred in the service, and he supposes himself cured, he will lose his claim for compessation in case of a recurrence which it had assisted in producing for the war. The pleces were put in action and the members made an inspection of the artillery, the head of the supposes himself included guns of various sizes and he supposes himself included guns of various sizes and styles, railway artillery, trench and styles, railway artillery, trench and styles, railway artillery. The essential forever debar me from becoming a catter by ear, unless in the meansurant and styles, railway artillery, trench and styles, railway artillery. The essential forever debar me from becoming a catter by ear, unless in the meansurant and styles, railway artillery, trench and styles, railway artillery. The essential forever debar me from becoming a catter by ear, unless in the mean and styles, railway artillery. The essential forever debar me from becoming a catter by ear, unless in the mean and styles, railway artillery. The essential forever debar me from becoming a catter by ear, unless in the mean and styles, railway artillery. The essential forever debar me from becoming a catter by ear, unless in the mean and styles, railway artillery. The essential forever debar me from becoming a catter by ear, unless in the mean and styles, railway artillery. The essential forever debar me from becoming a catter by ear, unless in the mean and styles, railway artillery. The essential forever debar me from because of disability. He secured the catter b rear from his discharge, with two

Thus far few states, communities or organisations have published respondents into the American Leplans for the Armistice Day Recognition Urged. Armistice on which, a year ago, at the eleventh think that the subject deserves the attention of all organisations, not in America alone, but in the whole civilized world. They say that the day say the accomplishment of all that the bears of democracy were fighting fire in the big actions along various for and that it should have an infronts, will be eligible for memberor and that it officer.

tiend Army. The bill provides that correspondents with state and nafrom August 5, 1917, when the guard was federalized, officers and enlisted of the United States Army, other these these of the Regular Army, who was the principal speaker at the post meeting and reviewed at length the state, but who entered the guard of any state, but who entered the guard ellerwise than through the draft of August 5, 1917, are entitled to count such service in computing longevity pay. The construction of the longevity pay law has awarded this privilege to all members of the guard drafted on the general call of August 5, but it deed not include many who entered by way of training camps or otherwise at other periods. The object of Senator Sheppard's bill is to put these means on an equal basis with the fellow members of the guard. The bill will not include those who served in the state guards.

meeting and reviewed at length the organization and aims of the legion.

There was some discussion as to what name the new post should adopt, and there was strong sentiment to name it in honor of one of three members of the Press Club who died in the post is to be restricted to membership in the club, and as the post probably in the post probably in the club, and as the post

Thousands of officers and men lost

Which Will You Use.

Personal Hygiene

a man every facility to get the facts and permanent officers of the new in his own record. Army Records it is very much on

a divorce action requested the questionnaire of his client for use in the skine Gordon. James the affidavit of the registrant as to its need. But the judge advocate holds that where official records or copies are required in civil suits between private individuals the War Department shall be furnished with a copy of the rule, certificate or order of the court in which the litigation is pending certifying that the copy is major to Avoid Confusion. The copy shall be forwarded.

The Treasury Department has also the affidavit of the registrant as to its need. But the judge advocate holds that where official records or copies that where official records or copies are required in civil suits between private individuals the War Department shall be furnished with a copy for the court in which the litigation is pending certifying that the copy is major to Avoid Confusion. The copy shall be forwarded.

The surgeon general of the Army, Maj. Gen. Ireland, has reported on progress made by the The Men in the hospital patients in

the training which is Hospitals. to fit them to re-enter active life. It also shows the extent to which the hospitals are discharging the patients. Only ninety of the nearly 2,500 patients receiving the Convention Rates surgeon's certificate of disability were designated as unfit for their former col. William C. Rucker, medical advisor of the director of the war risk bureau, once more emphasizes

Protect Rights veterans under the existing law will lose their right

\* \* \* \* \*

occupations. The enrollments in war handicrafts—such as knitting, weaving textiles, reed, cane and fiber work, woodworking and occupations in leather, cardboard and binding materials—have been reduced from 14.—000 to 10,700. At that time 3,400 patients were enrolled in war academic work, taking courses in reading, drafting, shorthand and speech correction.

In August nearly 16,000, or just a little more than one-half of the patients in the Army hospitals, were enrolled in the educational service, making a total of something more than 30,000 patients still in the hospitals.

Admission of all accredited war cor-

observance of Post Would Admit War Correspondents. privileges is sought by the newest post in the hour of the eleventh day of the elev- District of Columbia, the National enth month, hostilities of the world Press Club Post, No. 1, which held its war came to an end abruptly. Many first meeting last Tuesday night. Such men as Irvin Cobb, Floyd Gibbons, Junius Wood, Will Irwin, Borge

fronts, will be eligible for membership in the legion if this movement sissecons sheppard of Texas has introduced a bill of considerable importance to many who is successful.

The new post at its initial meeting last Tuesday night elected Jack Connolly as temporary post commander and Mercer Vernon as temporary adjuant. The charter has not yet been old Guard Officers. The National Guard before they entered the National Army. The bill provides that

post will have no delegates at the na-tional convention next month. Howard Fisk, department adjutant,

"American Legion day." November

brated occa-American Legion Day ston, and both nationto Be Celebrated. al and District headquarters of the American Legion are taking steps to have the

first anniversary of the great armistice observed in proper fashion. Govon Land and at Sea.

their baggage or personal property in the present.

No Payment for war. Congress.
Temporary Loss. passed legislation for replacement or payment of the legion will ask preachers to devote all or part of a sermon in the present.

Receives Charter. District, one of which has been surrendered. Fifteen charter members have been enrolled,

post will be elected shortly.

ost will be elected shortly.

The new post membership roster contains the names of Henry Breckin-ridge, Walter Bracittour, J. M. Carlisle, Louis C. Lehr, Charles A. Mc-Kenney, Charles F. Wilson, R. E. B. McKenney, Hugh B. Rowland, R. H. Wilmer, Frederick K. Brooke, Erskine Gordon, James F. Mitchell, C. L. Bouve, William H. Galvin and David E. Finley, ir.

The name of Theodore Roosevelt Post, organized by members of the Young Men's Hebrew As-

to Avoid Confusion. sociation, changed to President Roosevelt Post to avoid confusion. As the by-laws of the national organization forbid the naming of a post in honor of a living man, it was thought best to make it plain that this post was named for former President Roosevelt.

When delegates from the District of Columbia and elsewhere reach Minneapolis attend the

at Hotels Arranged. Legion convention, which opens there November 10, they will find small cause to complain of "profiteering" by the hotels. for the national organization made certain of reasonable rates for ac-commodations by contracting last June for 2,700 rooms for the conven-

A virile plea for deportation of some 2,000 neutral aliens, who withdrew their applica-Urges Deportation tions for citiof Neutral Aliens. senship to

citizen." There were 1,740 such affidavits received from draft boards and
Army camps by the bureau of naturalization, and the total number is
estimated at 2,000 by Mr. Kelley.

These were but a small portion of
24,000 neutral aliens, who were "first
paper men," and 36,000 neutral aliens
without papers, who were taken in
the first and second drafts and made
no attempt to evade service.

no attempt to evade service.

The record shows five men in the

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Betsy Ross Post of the American , the only United States destroyer to be Legion, organized by the women who lost during the war in actual combat

decided to rechristen it in honor of served as yeo- with the enemy. The post wished es-

District of Columbia surrendered their first papers. The state of Washington led with 296 in this class; New York had 233 and Minnesota 247.

It is probable that this question of deporting those who gave up their opportunities for citisenship in order to evade military service will be acted on at the American Legion convention.

sion to change its name to "U. S. S. house at 1318 K street next Sunday afternoon. The occasion will be marked by a tea. The building is four stories high and will be fitted up with convenieces for the fair members of the legion.

It was finally agreed that the post should have a name which would should have a name which would mark it as a naval group, and it was Rauscher's the evening of October 30.

Senate Adopts Postal Bill Report.

Enactment of the joint resolution providing increased pay for postal Post Petitions for men (F) during the war,
thas petitioned the national organization for permis
With the entary. The post wished espectably to pay honor to the sixty ofing the war,
that post wished espectably to pay honor to the sixty ofing the war,
that post wished espectably to pay honor to the sixty ofing the war,
that post wished espectably of more than 1,300 Jones went down.
This post, which has a membership of more than 1,300, will open a clubof more than 1,300, will open a club-

# W.&J.SLOANE

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Epilepsy Goitre, any kind Heart Disease kind.

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Physio-Therapeutic Association of the U. S. A.

# OPPORTUNITY SITS ON YOUR DOORSTEP-by George Creel

It is the common belief that opportunity knocks once and, having knocked, returns no more. This is what Gilbert Chesterton would call the Ultimate Lie. It has no other purpose than to serve an excuse for shiftlessness and failure

PPORTUNITY is not content, and never has been content, with any single summons. It is not even the case that she comes and goes. Opportunity stays. Her home is not in the clouds, but right on the doorstep of everyday life. Patience and steadfastness are dis-tinguishing qualities. Instead of a single tap, her knock is

the continuous drumming of a machine gun. It was always so. Today, more than ever before, it is the truth. The world is waking to a great tomorrow. In industry, in business, in commercial life and in the profes-sions old barriers have broken down and new avenues have opened to ambition. Each day offers men and women the chances that they missed yesterday.

Tomorrow was never a bigger or more inspiring word. There is no excuse for failure when every gate to advancement is wide open. The men and women who fall back or stand still, have only themselves to blame. Their obstacles are not in front of them, but inside them. The failures in life, for the most part, are those who choose to fail-those people who talk about "bad luck" in-

stead of confessing laziness; who whisper myteriously about "pulls" when they ought to be thinking about push; who mosn about never having had a "fair start." It is the self-starter that the world needs today-the man or woman who figures each morning as a new race with a fighting chance to finish first.

Developing Initiative

The trouble with most people is that they are flabby-minded without knowing it. This is principally the fault of our schools. As it is today, with certain notable exceptions, the educational system of the United States kills initiative, deadens imagination and makes originality an offense.

Uniformity is the ideal-the idea to have all pupils doing the same thing at the same time in the same way. Children are placed in regular rows, and the prize school-room is the one in which deadly routine has been brought to perfection. Where our educational system falls down most completely, however, is in its failure to get across the truth that the human mind has got to be exercised. Boys and girls come to maturity with the idea that the mind is an automatic device and that it will "take care of itself." As a consequence memory goes, concentration fails. willpower weakens, imagination disappears and the result is a general fat-headedness that stands helpless before the simplest problems of life.

How to Exercise Your Mental Powers Mental fat, however, can be worked off just as physical fat can be burned away by proper exercise. This is where

Pelmanism comes in.

Opportunity is for the strong mind—the eager ambition, the quick decision, the driving purpose.

These are the things that Pelmanism will help you to

get. It does not matter whether you are a laborer or a professional man, a merchant or a farmer, a clerk or a skilled worker—Pelmanism will give you essentials to success. It may not carry you to the top rung of the ladder, but it will make you climb.

Pelmanism does for your mind what a physical instructor does for your body. It develops mental power just as scientific exercise develops muscle. Followed honestly, it will give greater power of self-realization and self-expression in word, thought and action. It will stop wool-gathering and mind-wandering. It will develop mind, character, personality, giving ambition, energy, concentration and self-reliance.

Judge Lindsey's Testimony

Judge Ben B. Lindsey, the world-famous founder of the Juvenile Court of Denver, has had a long and intimate experience with the failures of our modern life. For twenty years he has sat on his bench and watched the steady flow of human beings who have "missed the right road," and it is out of the pure knowledge thus gained that he

If first heard of Pelmanism while in England on war work. It was the topic on every tongue. I investigated Pelmanism and came to firm belief in it. There is no earthly reason why the mind should not be trained as the body is trained, why it should not be strengthened as muscles are strengthened. It is a big thing to have Pelmanism in the United States, because it will carry a message of courage and ambition into every life willing to receive it."

Make no mistake. It is not a "pill system." There is
no miracle about it. You receive in proportion to what

you give. But any man or woman possessed of a common school education, and contributing ordinary application, will find in Pelmanism an answer to the problems of life. The course comes in twelve lessons—twelve "little Gray Books." They are sent one at a time, and the student fills out work sheets that are gone over, with pen and ink, by a staff of trained instructors. There is nothing arduous



GEORGE CREEL

about the course. Half an hour daily will enable the conscientious student to finish in three months. It does require application. Pelmanism has got to be worked at. Its rewards, however, are rich, permanent and of steadily in-

creasing value. Pelmanism is neither an experiment nor a theory. It has stood the test of twenty years. Its students are in every country of the world. Its benefits are attested by hundreds of thousands of men and women in all walks and conditions of life.

In bringing Pelmanism to America, the needs of the United States have been considered at every point. Plan, methods and principles remain the same, but American psychologists have Americanized the lessons and American instructors carefully trained in the course will pass upon

every work sheet.

The twelve lessons of Pelmansim are reviewed briefly in the following paragraphs. Read carefully and investigate Pelmanism. Become a Pelmanist, as have 400,000 others, who have found Pelmanism to be what they both

Lesson I—The Science of Self-Realization Everything in nature realizes itself; but civilized man often fails to do so. To succeed he must be mentally efficient, and there are many factors which operate to prevent this efficiency. In order to vanquish opposition to his advancement, man must understand himself and his surroundings. In this lesson we point out the way. We show how the mind works. We define mental ability and show how it is developed.

Lesson II-Purpose or What Is Your Aim This is one of the most vital lessons of the course. Analyze yourself according to its instructions, and you cannot possibly emerge from the ordeal the same man; you see things in a new light, and you see yourself advancing. Interest and purpose are the key words.

Lesson III—Knowledge and the Senses There are two worlds; one external and one internal. The senses act as lines of communication. Undeveloped senses mean little knowledge and poor ideas, but trained

Lesson IV-Will and Effort There is a good deal of false teaching about will-power.

senses spell efficiency.

Here we give the truth, arising out of twenty years' reflection and experience. Pelmanism puts a man in control of himself. It believes control should come daily in the course. This is a lesson which "Shows you how"-there is no irritating theory to bother you.

Lesson V—Concentration

Can you focus your attention on anything, when you like, as long as you like, and in spite of surrounding distractions? If not, study this lesson. It places the whole subject in a new light. All the great leaders of men have been able to concentrate at will. And concentration enables you to see more and see farther than the other fellow.

#### Lesson VI—Mental Connection

Scores of students have said this is the best lesson of the course. Why? Because it teaches the art of thinking in a connected manner. So many persons follow the "any-how" style; their thoughts are a tangled mass—like the string bag. This lesson introduces science and order into your mental operations. It gives you that kind of precise and exact thought which you notice in big men.

Lesson VII—Imagination and Originality Many Pelmanists enrolled to get this lesson because the subject appealed to them. It appeals to all progressive men and women. But it is only a part of Pelmanism; not the whole. Still, it is a vital part, and Pelmanists everywhere swear by it. Its methods, duly carried out, have

brought wealth and happiness to thousands. Lesson VIII—The Pursuit of Truth Everybody is seeking the truth about something. The

detective seeks it; the inventor seeks it; the trader, the theologian, the financier, the lawyer and the judge are all of them trying to discover the real facts. How is it done? By following the right methods. We give them in this lesson, along with further hints on the principles of con-

Lesson IX—On Personality

There is no country in the world where personality is more deeply considered than in America. In this lesson there is a new treatment of the subject; the aim is to bring out the unconscious element in character, both mental and moral. An attractive personality has powers both financial

and social which know no standard of measurement. Lesson X—How to Organize Your Mental Life

A PELMANIST is a realist first. If he has to earn an income he believes in earning an increasing income. Nevertheless he is not a "Scrooge." Society calls him. He must be able to discuss ideas as well as talk figures. There must be nothing narrow about him. Idealism has its claims, and in this lesson we show how to keep in touch with the more reflective side of life. A PELMANIST'S resources are not all of them in the bank; he carries some of them himself.

Lesson XI—Your Subconscious Mind

Our minds may be likened to icebergs, which, when floating in the ocean, show only a small portion of their mass above the water's level. The great bulk is below out of sight. Our consciousness is but a part of our mental life. Deep down is the life which we call subconscious or unconscious, and its immense importance is now being realized. It is as important to you as to the professional

student of psychology. Lesson XII—Pelmanism in Action

In the pages of the last lesson we give a resume and an application of the principles previously expounded. We do this in no formal or perfunctory manner. There is a punch in our questions, but it is always friendly. Moreover, the last work-sheet is longer and fuller than any of the others. It is a kind of handshake at the conclusion of the course, and we have in consequence more to say to each other. We do not want you to miss any of the points con-tained in Lessons I to XI, and we are anxious to see you firmly established in the new foundations. Therefore, when you have covered the ground of the whole course, and realized it in its unity, the work-sheet questions will help make PELMANISM a living element in your personality.

How to Become a Pelmanist "Mind and Memory" is the name of the booklet which describes Pelmanism down to the last detail. It is fascinating in itself, with its wealth of original thought and incisive observation. It has benefits of its own that will

make the reader keep it. Every reader of this page should send for "Mind and Memory"—now.

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